

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Roy R. Eland
Teresa J. Eland
aka Teresa J. Bauer-Eland
Debtor(s)

Case No. 18-10721-TPA
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

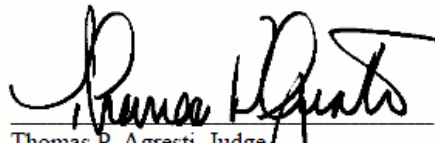
AND NOW, this ***The 7th of January, 2021***, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Thomas P. Agresti, Judge
United States Bankruptcy Court

Case Administrators to serve: All Creditors and All Parties In Interest

In re:
Roy R. Eland
Teresa J. Eland
Debtor(s)

Case No. 18-10721-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 07, 2021

User: jmar
Form ID: 309

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Roy R. Eland, Teresa J. Eland, 2709 Sawmill Road, Lucinda, PA 16235-4623
14882403	Beneficial Consumer Discount Company, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14882406	+ Citibank USA, P.O. Box 92350, Albuquerque, NM 87199-2350
14882407	+ Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
15293221	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14882420	+ Keystone Collections, 546 Wendel Rd., Irwin, PA 15642-7539
14913485	+ LSF9 Master Participation Trust, Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jennifer.chacon@spservicing.com	Jan 08 2021 04:24:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14882402	+ EDI: HFC.COM	Jan 08 2021 05:48:00	Beneficial, Po Box 3425, Buffalo, NY 14240-3425
14882404	+ EDI: HFC.COM	Jan 08 2021 05:48:00	Beneficial/HFC, Po Box 3425, Buffalo, NY 14240-3425
14897070	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jan 08 2021 04:24:00	Caliber Home Loans, Inc, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14882405	+ EDI: CITICORP.COM	Jan 08 2021 05:48:00	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
14882427	Email/PDF: DellBKNotifications@resurgent.com	Jan 08 2021 06:42:33	Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
14882408	+ EDI: ECMC.COM	Jan 08 2021 05:48:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14882410	+ EDI: RMSC.COM	Jan 08 2021 05:48:00	GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
14882409	EDI: RMSC.COM	Jan 08 2021 05:48:00	GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605
14882411	EDI: RMSC.COM	Jan 08 2021 05:48:00	Gemb/Jcp, Po Box 984100, El Paso, TX 79998
14882412	+ EDI: HFC.COM	Jan 08 2021 05:48:00	HSBC Mortgage Services, PO Box 21188, Saint Paul, MN 55121-0188
14882416	+ EDI: HFC.COM	Jan 08 2021 05:48:00	HSBC Mortgage Services, Inc., 636 Grand Regency Blvd, Brandon, FL 33510-3942
14882415	+ EDI: HFC.COM	Jan 08 2021 05:48:00	HSBC Mortgage Services, Inc., Bankruptcy Department, 636 Grand Regency Road, Brandon,

District/off: 0315-1

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14882414	+ EDI: HFC.COM	Jan 08 2021 05:48:00	FL 33510-3942 HSBC Mortgage Services, Inc., Bankruptcy Department, 636 Grand Regency Blvd, Brandon, FL 33510-3942
14896006	+ EDI: IRS.COM	Jan 08 2021 05:48:00	Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107
14901535	+ EDI: MID8.COM	Jan 08 2021 05:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14882421	+ EDI: MID8.COM	Jan 08 2021 05:48:00	Midland Credit, 8875 Aero Dr, San Diego, CA 92123-2255
14882423	EDI: PENNDEPTREV	Jan 08 2021 05:48:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14882423	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 08 2021 04:23:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14882422	EDI: PENNDEPTREV	Jan 08 2021 05:48:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14882422	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 08 2021 04:23:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14882424	EDI: PRA.COM	Jan 08 2021 05:48:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14883289	+ EDI: PRA.COM	Jan 08 2021 05:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14882425	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 08 2021 06:32:11	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
14882426	+ EDI: CITICORP.COM	Jan 08 2021 05:48:00	Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
14915195	EDI: AIS.COM	Jan 08 2021 05:48:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		LSF9 MASTER PARTICIPATION TRUST
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14897067	*+	Beneficial, Po Box 3425, Buffalo, NY 14240-3425
14897068	*	Beneficial Consumer Discount Company, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14897069	*+	Beneficial/HFC, Po Box 3425, Buffalo, NY 14240-3425
14897071	*+	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
14897072	*+	Citibank USA, P.O. Box 92350, Albuquerque, NM 87199-2350
14897073	*+	Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
14897091	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
14897074	*+	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14897076	*+	GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
14897075	*	GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605
14897077	*	Gemb/Jcp, Po Box 984100, El Paso, TX 79998
14897078	*+	HSBC Mortgage Services, PO Box 21188, Saint Paul, MN 55121-0188
14882413	*+	HSBC Mortgage Services Inc, PO Box 21188, Saint Paul, MN 55121-0188
14897079	*+	HSBC Mortgage Services Inc, PO Box 21188, Saint Paul, MN 55121-0188
14897080	*+	HSBC Mortgage Services, Inc., 636 Grand Regency Blvd, Brandon, FL 33510-3942

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14882417	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P.O. Box 21125, Philadelphia, PA 19114
14897081	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P.O. Box 21125, Philadelphia, PA 19114
14882418	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14897082	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14882419	*	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14897083	*	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14897084	*+	Keystone Collections, 546 Wendel Rd., Irwin, PA 15642-7539
14897085	*+	Midland Credit, 8875 Aero Dr, San Diego, CA 92123-2255
14897087	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14897086	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14897088	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14897089	*+	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
14897090	*+	Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 2 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST carkema@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Roy R. Eland ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Joint Debtor Teresa J. Eland ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 7